

MH-5077



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Tommy C. Poon

Title: USER-CENTRIC MERCHANDISING AND FINANCIAL SERVICES

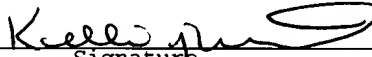
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* * *

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, DC 20231

Pursuant to 37 C.F.R. §1.56(a), Applicant hereby cites the following documents (copies enclosed) listed on the attached copy of Form PTO-1449.

This Information Disclosure Statement is filed in accordance with the paragraph of 37 CFR §1.97 checked below:

X 1.97(b) This Information Disclosure Statement is filed:

- (1) Within three months of the filing date of a national application; OR
- (2) Within three months of the date of entry of the national stage of an international application; OR
- (3) Before the mailing of a first Office Action on the merits.

No fee or certification is required.

 1.97(c) This Information Disclosure Statement is filed after the period specified in paragraph (b) above, but before the mailing date of either:

- (1) A Final Action under 37 CFR 1.113; OR
- (2) A Notice of Allowance under 37 CFR 1.311;

AND is accompanied by either:

(check one)

_____ the Certification under 37 CFR
1.97(e) as set out below; OR

_____ the fee of \$240.00 under 37 CFR
1.17(p).

___ 1.97(d) This Information Disclosure Statement is filed
after the mailing date of either:

(1) a Final action under 37 CFR 1.113; OR

(2) A Notice of Allowance under 37 CFR 1.311;

BUT before payment of the Issue Fee, AND is accompanied
by:

(1) the Certification under 37 CFR 1.97(e) as
set out below; AND

(2) Petition is hereby made under 37 CFR
1.97(d) for consideration of this
Information Disclosure Statement; AND,

(3) Authorization to charge the petition fee
of \$130.00 as set out in 37 CFR 1.17(i).

If this Information Disclosure Statement is being filed
under 37 CFR 1.97(c) or 1.97(d), the undersigned Attorney hereby
certifies that:

— each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing date of this Statement;

or

— no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, or to the knowledge of the undersigned Attorney after making reasonable enquiry, was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing date of this Statement.

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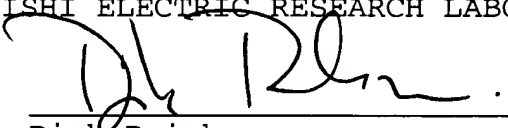
Authorization is hereby given to charge the indicated fee(s) to Deposit Account No. 50-0749.

Please charge any additional fee due for this paper to Deposit Account No. 50-0749.

Respectfully submitted,

MITSUBISHI ELECTRIC RESEARCH LABORATORIES

By:


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Enclosures

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